

## LONG TERM CARE INSURANCE

The City's long term care insurance plan, underwritten by the Prudential Insurance Company of America, covers expenses related to nursing home care, residential care facility care, and community and home based care, and is designed to help alleviate the financial burdens of participants who suffer the need to utilize such services.

### ELIGIBILITY

All full-time or part-time benefited employees who are actively at work are eligible to enroll in the City's long term care plan. In addition, an eligible employee's spouse or domestic partner, parents, parents-in-law, grandparents, or grandparents-in-law, adult children and adult children's spouse will be eligible to apply for long term care insurance under the City's group policy.

### COST

Rate information is available in the Human Resources Department or on-line through the City's custom LTC website. The employee is responsible for the entire portion of their own and their family members' premiums if taken through bi-weekly payroll deductions. Separate arrangements can be made with Prudential to direct bill for eligible family members if desired.

### ENROLLING IN LTC

The City's Long Term Care enrollment process is administered by Prudential Insurance Company of America. All applications for enrollment must be submitted to Prudential via mail or on-line (when applicable). The following enrollment conditions apply for eligible employees and family members:

**New Hires / Newly Benefited Employee Applications** – All eligible New Hires or newly benefited employees will be guaranteed coverage if they apply within the first 90 days after their start date/date of initial eligibility. Employees who choose to apply for the City's LTC plan after the first 90 days of employment/initial eligibility will be considered "late applicants."

**Late Employee Applications** – Late applicants will be eligible to apply for coverage at any time; however, late applicants are not eligible to enroll on-line and must complete the hard copy Enrollment Kit application. Late applicants will be subject to Prudential Underwriting's review and approval.

**Eligible Family Member Applications** – As with late employee applications, eligible family members may apply at any time, but must complete an Enrollment Kit application. Each applicant will be required to submit a separate application when requesting coverage. Each application is subject to Prudential's review and approval.

### MORE INFORMATION

Detailed plan information including rates and enrollment information is available on-line through the City's LTC web site:

**Custom Web Site:** [www.prudential.com/gluc](http://www.prudential.com/gluc)  
(Group Name: sanjose ♦ Password: Itcsanjose)

*Those who elect to enroll on-line should order an Enrollment Kit for complete disclosure information. Late applicants and eligible family members must apply using an Enrollment Kit application.*

If you would like to order an Enrollment Kit via e-mail or phone:

**E-mail:** [LTC.4ME@Prudential.com](mailto:LTC.4ME@Prudential.com)  
**LTC Customer Service Center:** 1-800-732-0416

Contact Employee Benefits at 535-1285 or [benefits@sanjoseca.gov](mailto:benefits@sanjoseca.gov) if you have any LTC questions.

### THE BASIC BENEFIT OPTIONS

	Option I Daily Maximum Benefit	Option II Daily Maximum Benefit	Option III Daily Maximum Benefit	Option IV Daily Maximum Benefit
Nursing Home Care	\$100	\$175	\$225	\$300
Assisted Living or Residential Care Facilities	\$100	\$175	\$225	\$300
Home & Community Based Care	\$75	\$131.25	\$168.75	\$225
<b>Lifetime Maximum Benefit Options**</b>				
Lifetime Maximum - 3 Years (30 day)	\$109,500	\$191,625	\$246,375	\$328,500
Lifetime Maximum - 3 Years (90 day)	\$109,500	\$191,625	\$246,375	\$328,500
Lifetime Maximum - 5 Years	\$182,500	\$319,375	\$410,625	\$547,500
Lifetime Maximum - 10 Years	\$365,000	\$638,750	\$821,250	\$1,095,000

\*\* All benefits paid will be deducted from the lifetime maximum

### OPTIONAL PLAN FEATURES

#### **Automatic Inflation Option**

If you elect this option, your benefits will automatically increase by 5% compounded annually while your premiums remain level based on your original issue age. If you do not elect this option, Prudential will offer you opportunities to increase your coverage over time, but the rates for the increase will be based on your attained age.

#### **Cash Benefit Option**

If you elect this option, you will receive benefit cash payments equal to the Home & Community Based Care Daily Maximum you elect without having to incur formal expenses. The cash benefits you receive can be used at your own discretion.

More plan provisions and features →

# City of San José

## Long Term Care Insurance Standard Provisions and Plan Features

**Medical Evidence Requirements** – All applicants, other than New Hires and newly benefited employees who apply within the first 90 days of employment or initial eligibility, must be medically underwritten. NOTE: Applicants age 72 and older will receive an in-person assessment to supplement the information provided on the enrollment form.

**Information/Referral Services** – Information/referral services and advice and care counseling are provided by Prudential Care Counselors who are available to you at any time, even if you are not receiving benefits. Prudential Care Counselors may be reached toll free at 1-800-732-0416 Monday through Friday, 8am to 5pm EST.

In the event you decide you would rather use care management services other than Prudential Care Counselors, Prudential will reimburse you for up to six private care management consultations per calendar year up to the elected Daily Maximum per consultation.

**Benefit Waiting/Elimination Period** – Before benefits are payable, you must satisfy the 30 or 90 day Benefit Waiting/Elimination Period. This period is counted in calendar days and begins on the date you are assessed and that assessment results in eligibility for benefits. You do NOT need to receive formal long term care services to satisfy the waiting period. This waiting period needs to be satisfied only once during your lifetime.

Note: There is no waiting period for Respite Care or Lifestyle Changes Benefits. However, Prudential must be notified at least 7 days prior to using services or incurring expenses for these benefits.

**Waiver of Premium** – Once you satisfy the Benefit Waiting/Elimination Period and begin receiving benefits, Prudential will waive your premium payments. This waiver applies to all benefits with the exception of Respite Care, Lifestyle Changes Benefit, and Information/Referral Services.

**Death Benefit** – If you should die before the age of 74, a portion of your premiums may be refunded to your spouse (if applicable, otherwise to your estate). The percentage of premiums to be refunded is based on your age at death. The refund will be reduced by any benefits paid.

**Bed Reservation Benefit** – This benefit reserves your nursing home bed or a bed in a Residential Care Facility for up to 21 days should you ever require a stay in an acute care facility for 24 hours or more.

**Respite Care** – This benefit provides relief for a family member who normally provides unpaid care to you. The benefit pays up to 21 days of Respite Care per calendar year, 100 days per lifetime. Care received will be paid up to the applicable Nursing Home Daily Maximum Benefit regardless of where services are rendered. There is no Benefit Waiting/Elimination Period for this benefit.

**Lifestyle Changes Benefit** – This benefit will reimburse you up to 5 times your Nursing Home Daily Maximum for costs incurred for such things as home modifications and medical alert systems. There is no Benefit Waiting/Elimination Period for this benefit.

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**Pre-Existing Condition Limitation** – *This limitation applies only to those individuals who are guaranteed coverage without having to satisfy medical evidence. If you have a condition for which medical advice or treatment was recommended or received within six months immediately preceding the effective date of your coverage, you will not be covered for that condition until six months after the effective date of your coverage. If this coverage is issued to replace prior long term care coverage which also contained a pre-existing condition limitation, credit towards this limitation will be given for the period of time that was satisfied under your prior coverage.*

**Delay of Effective Date** – *The effective date of your insurance will be delayed if on the date your insurance would otherwise take effect: (a) you are an Employee and you are not actively at work for the Group Contract Holder (City of San Jose); or (b) you are eligible other than as an Employee and you are confined in a health care institution or you are receiving home and community-based care or non-institutional hospice care. The effective date will be delayed until the first day of the month following the date you, as an Employee, return to work for the Group Contract Holder (City of San Jose); or you are discharged from confinement and are not receiving care.*

**Coordination of Benefits** – *The benefits of this plan may be coordinated with certain other coverages that provide benefits for the same services covered by this insurance. Once you are approved for coverage, consult your insurance certificate for more details.*